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05955/C-29-12



ONTARIO

Department of Education

COURSES OF STUDY

Grades XI and XII

THE COMMERCIAL WORK OPTION

OF

THE GENERAL COURSE

This pamphlet, first printed in 1955, replaces
the mimeographed outlines formerly used.

Issued by Authority of
The Minister of Education

C O U R S E S O F S T U D Y
for
Grades XI and XII
in
Secondary Schools

THE COMMERCIAL WORK OPTION OF THE GENERAL COURSE

The courses outlined in this circular are designed for those pupils who elect the commercial work option of the General Course. The courses of study for pupils who plan to enter office occupations, and who are enrolled in one of the commercial courses are found in Circular I. and S.8, "Courses of Study, Grades IX, X, XI, and XII, Commercial Courses."

Although the commercial option develops basic skills useful in the business office, the emphasis in the instruction is directed toward education for personal use.

The prerequisite for the option in grades 11 and 12 is either Business Practice or Typewriting in grade 9 or grade 10. In many schools, however, both of these subjects are taken, and the four-year sequence is usually arranged as follows:

Grade 9	Business Practice	4-5 periods
Grade 10	Typewriting	5-6 periods
Grade 11	Typewriting	5-6 periods
Grade 12	Bookkeeping	5-6 periods

When the option is offered in three years, the arrangement may be one of the following:

Grade	I	II	III
9	Bus. Pract.	Bus. Pract.	_____
10	_____	_____	Typing I
11	Typing I	Typing I	Typing II
12	Typing II	Bookkeeping	Bookkeeping

It is suggested that when two courses of typewriting are offered they be arranged in consecutive years. When bookkeeping is taken in the senior year, pupils should be encouraged to secure typewriting practice in spare periods or outside of school hours, and opportunities should be given to pupils to type parts of the bookkeeping work, such as statements and business papers.

While the teacher may adapt the courses to the interests and needs of the pupils, he is expected to maintain standards which, in relation to the time allotted to the various subjects, are as high as in the four-year commercial course.

BUSINESS PRACTICE

Aims

- (a) To acquaint the pupil with the fundamental knowledge and practices useful in everyday business transactions.
- (b) To train the pupil to solve simple business problems by organizing his information and presenting his solution in usable and attractive form.
- (c) To develop appreciation of the need for dependability, courtesy, thoroughness, and desirable standards of service in business relationship.
- (d) To help the pupil acquire the basic skills which will lay a foundation for further business studies and promote effective work habits in other subjects.
- (e) To provide the pupil with the opportunity of assessing his own aptitudes, interests, and skills in relation to the requirements for success in business occupations.

Organization of Material

The materials used in realizing the aims of the courses may be divided into two main classes :

1. General Information

The teacher may use this type of material to encourage pupil participation in the selection of topics to be covered, in gathering and organizing the necessary information, and in preparing and presenting reports to the class. These activities will provide opportunity for training in group work, use of references, writing of individual or cooperative reports, oral presentation, and discussion in class.

2. Records of Business Transactions

The use of this type of material will contribute to the development of desirable skills. The completion of business forms and the recording of business transactions will also provide practice in legible writing, neat ruling, and approved methods of calculation.

Topics

1. Business in our community : A short survey of the kinds of business in the community—retail, wholesale, manufacturing, banking, shipping, transportation, utilities, professional services—and the contribution made by each.
This study gives wide scope for individual and collective work, utilizing local sources of information. In the larger centres of population it should be limited to specified centres or areas.
2. The flow of money : A short study of the kind of expenditures made in the home, in various school activities, and in the community. While no attempt should be made to set up budgets, the development of this topic will lead naturally to the sources of income, and to the need for adequate records of cash receipts and payments.

3. Recording receipts and payments: The development of the simple cash book, with exercises on ruling, proving, and balancing. The need for receipts and vouchers.

Learning to calculate weekly profits, and to prepare a simple profit and loss statement.

4. Safeguarding the cash: The procedure involved in opening a bank account for personal use, making deposits and withdrawals, issuing cheques.

5. Duties of a Treasurer: The powers and duties of a treasurer.

How to open a current account, make a deposit, including the deposit of cheques with exchange charges, and the issue of cheques. The necessity for verifying charges and obtaining vouchers.

The preparation of a two-page cash book with cash and bank columns. Reconciliation with the bank statement.

Preparation of financial reports.

6. Sending messages: The writing of letters and reports should be developed throughout the course. No more than two common letter styles should be used. Some practice in filing is desirable.

The various services offered by the post office in the transmission of letters and other classes of mail.

The use of the telephone — the development of a pleasing voice and manner, different types of calls and how to place them.

Telegraph, cable, and radio services.

7. Planning personal finance: A brief study of personal budgets.

Methods of purchasing — cash purchases, basis of personal credit, charge account, deposit account, bank loans, promisory notes, and collateral.

Buying on the instalment plan, borrowing with monthly payments.

The purchase of a car — responsibility of ownership, costs, how to finance, kinds of insurance.

Investing savings — bank accounts, bonds stocks, annuities, brief treatment of types of insurance.

Safeguarding business documents.

8. Planning a trip: A study of the different methods of travel.

The planning of individual itineraries — arrangements for reservations, credit, and passports for foreign travel.

A summary of the comparative advantages of the different types of trips studied.

9. The responsibilities of the householder to the community in which he lives; planning a home.

Renting a house or apartment — obligations of landlord and tenant, the lease.

Planning for home ownership — saving for a down payment, purchasing a home already built, the mortgage, building one's own home.

Costs of maintaining a home — types of insurance, taxes, heating, public utilities. In this section, actual examples of assessment notices, tax bills, water, gas, electricity, and telephone accounts should be used.

10. The business of the retailer: How the retailer serves as a link between The producer and the consumer, services offered to the consumer.

Various types of retail establishments, a review of the preliminary study made at the start of the course.

Cash sales and how they are recorded — cash register slip, counter slip, C.O.D. payment.

Credit sales — establishing a charge account, sales slips, the ledger, posting sales and payments to the ledger, statement of account.

Purchasing goods and checking shipments — requisition purchase order, packing slip, invoice, checking invoice, purchase journal, posting to the creditors' ledger.

Maintaining an inventory — physical inventory, inventory sheet; perpetual inventory, stock card; checking physical and perpetual inventories.

11. The business of the wholesaler: The function of the wholesaler, and how he gets orders.

Filling and invoicing orders — terms of sale, discounts, the invoice. Recording credit sales — the sales journal, posting sales, credit invoice, sales returns and allowances journal.

Recording cash receipts for sales — four-column cash receipts journal, posting to customers' accounts, summarizing sales for month, closing journals.

The services of banks to wholesalers — loans, collections by draft, discounting negotiable paper.

12. Shipping goods: A study of the various methods of shipping different kinds of goods, the advantages of each, and the documents involved in shipping — mail, express, road transport, air, rail, boat, and special delivery services.

13. Careers in business: A brief study of careers open in the field of business. Office jobs — the qualities, aptitudes, and skills necessary in the different types of work.

The courses available in the school, in day and evening classes, for those who desire a future in office occupations.

TYPEWRITING

First Course

The first course in typewriting should provide pupils with a good basic skill, and should permit applications of that skill to tasks of interest to the particular group undertaking the study.

Pupils should develop, on the average, a speed of 30 net words per minute on a series of five-minute tests. It is important to remember, however, that speed is only one element in typewriting, and that not more than twenty-five percent of the total promotion mark should be based upon it. The remainder of the marks will be determined by the quality of the techniques and daily production work. If desired, a small part of the total mark may be given for one or more formal term examinations.

Topic 1 Mastering the Keyboard

A thorough mastery of the keyboard, including capitals, figures, signs, and punctuation marks, should be developed by the touch system. In this stage frequent evaluation should be made of posture, correct fingering, and operating techniques. Remedial exercises should be provided as required by the individual pupil.

The names and proper manipulation of the operative parts of the machine should be introduced as required.

Correct horizontal and vertical placement on paper of various sizes, and correct practice in syllabication and capitalization should be taught.

Pupils should also be taught to appreciate the value of the equipment they use, and how to protect it by covering, dusting, and cleaning. Changing of ribbons may be taught.

Topic 2 Application of Typing Skill

The correct placement and typing of simple letters, with envelopes. It is best to concentrate on one or two of the common letter styles.

Simple tabulation for paragraphing and for columnar work of an easy nature.

The making of neat erasures on the original and one carbon copy.

The resourceful teacher will maintain pupil interest by consulting with other teachers, and with the pupils concerned, in the selection of suitable exercise material. There is general interest in typing notes, essays, and the reports required in other subjects. With certain classes, special exercises may be devised; for example, pupils of a Home Economics course can learn placement and tabulation by typing recipes for a card file. Such work is limited only by the skill and ingenuity of the teacher; it provides a strong incentive for the pupil to increase his skill in typing and to extend its application.

TYPEWRITING

Second Course

1. Further development of typewriting skills with continued emphasis on proper technique. By the end of the second year of typewriting pupils should develop, on the average, a speed of 40 net words per minute on a series of five-minute tests.
2. Special details in typing: care of the typewriter; reversing and changing ribbons; punctuation, with special attention to the comma, semicolon, colon, parentheses; special characters—dash, ditto, exclamation, fractions, Roman notation, care of, multiplication, equality, minus, degrees, minutes, seconds, feet, inches, pounds, division, square root; writing of chemical formulae; making erasures and corrections; typing numbers in sentences; abbreviations and contractions; division of words at the end of the typewritten lines.
3. Business and personal letters: further work on letter styles and placement; addressing envelopes of various sizes to match size and style of letters; adequate practice in the use of letterhead paper, carbon paper and copy paper; airmail letters; folding and insertion of letters and enclosures.
4. Typing of other matter: arrangement of material; headings; vertical and horizontal centering; tabulation of numbers and other matter.
5. Personal typing: typing essays and school notes; cover page, table of contents, and binding of notes and reports; typing from handwritten copy and revised drafts.
6. Duplicating machines; cutting stencils and making master copies for stencil and spirit duplicators; correcting errors; printing the copies; cleaning, filing and preserving the stencils. (The use of duplicating machines is of particular importance to pupils who plan to become elementary school teachers.)
7. The use of the telephone: making telephone calls — courtesy, voice and language; the directory; dial, manual, pay station telephones; making a long-distance call; reporting calls to other people.
8. Introduction to filing: rules for alphabetic filing; practice in applying the rules; parts of a typical file; use of alphabetical files.

BOOKKEEPING — GRADE 12

Aims

- (a) The subject of bookkeeping should be logically and gradually developed along educational rather than purely vocational lines, and general relationships, rather than particular rules, should be established.
- (b) In all exercises, neatness and accuracy should be stressed, and only work that meets a business standard of accuracy and form should be accepted. Business papers should be introduced and used as the basis of the entries in working many of the exercises.

Topics

1. Introduction: reasons for keeping records; nature of records; necessity for accurate records; co-ordination of records to reveal the condition of a business.
2. Simple finance statements: balance sheet; profit and loss statement; emphasis on the form, headings, firm name, name of statement, date of statement, sub-headings, indentations, ruling.
3. Fundamental equation: assets equal liabilities plus capital; simple balance sheet to show this relationship; effect of simple business transactions on assets, liabilities and capital.
4. Ledger: the need for accounts; debit and credit; rules for debit and credit entries; equality of debit and credit entries; equality of debits and credits in the ledger trial balance; relation between ledger accounts and the statements.
5. General journal: the need for original entries; books of original entry; simple transactions involving asset, liability, income, cost, expense, and capital accounts; posting to ledger accounts; trial balance; locating errors; methods of determining merchandise inventory; numerous short and continuous exercises including simple financial statements based on these exercises.
6. Cash journal: cash journal with bank columns; posting both items and totals from the cash journal; exercises requiring the use of the general journal and the cash journal; posting from both journals; trial balance.
7. Sales journal and purchase journal: doing business on credit; business papers, the sales order, the invoice, the credit memorandum; remittances from customers; customers' accounts; the statement of account; accounts with creditors; business papers; purchasing department; receiving department; stock records; sales and purchase returns; posting from these special journals; exercises requiring the use of the general, cash, purchase, and sales journals.
8. Simple working sheets: classification of accounts; preparation of financial statements.

9. Short sets: to illustrate opening entries, use of business papers, journals, posting to the ledger, trial balance, work sheets, inventories, trading and profit and loss statement, balance sheet.
10. Non-operating expense and income accounts: discount off purchases; discount off sales; interest expense; interest income; bank charges; journal entries and accounts; illustrated in financial statements.
11. Special column cash book: the purpose of special columns; addition of special columns as required; summarizing and posting. Petty cash—imprest system; bank reconciliation; banking and bank loans; discounting drafts; interest and exchange.
12. Bills Journals: bills journals as posting media.
13. Controlling accounts: division of labour; purpose of controlling accounts; special columns for accounts receivable and payable; summary entries in various journals; subsidiary ledgers and proving them; illustrative sets.
14. The combined cash journal.
15. Adjusting entries: adjustments in accounts and statements; nature of accrued and deferred items; provision for depreciation and for doubtful accounts; aging analysis of accounts receivable; adjusting, closing and reversing entries; post-closing trial balance; working papers.
16. The interpretation of classified financial statements: why the profit and loss statement is classified; expense groups in profit and loss statement; selling expenses; delivery expenses; general and administrative expenses; financial expenses; financial income; classification of assets and liabilities; capital and net profit; percentages; stock turnover.
17. Payroll: methods of recording time worked; basis of pay; income tax; making other deductions; distribution of pay-roll; methods of payment.
18. Non-trading organizations. In this topic, one of the student organizations may be used as a model in studying the following aspects of a non-trading organization: nature and scope of the organization; study of the constitution; duties and responsibilities of the officers; proper conduct of meetings; preparation of agenda and minutes, practice in typing both; arrangements with the bank for deposits and payments; cash records and vouchers; preparation of statements — bank reconciliation, receipts and payments, revenue and expenditures; audit of the books.

